

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE:
Betty Ruth Artis

Debtor(s)
Attorney Phone No: **(972) 256-4444**

Case No: **13-32515-BJH-13**
DATED: **5/11/2013**
Chapter: **13**
EIN:
Judge:

**DEBTOR'S(S) CHAPTER 13 PLAN AND MOTION FOR VALUATION
SECTION I
DEBTOR'S(S) CHAPTER 13 PLAN - SPECIFIC PROVISIONS
FORM REVISED 11-4-2012**

This Plan contains non-standard provisions in Section IV (last page): ☐ yes ☒ no

A. DEBTOR PAYMENTS DEBTOR(S) PROPOSES TO PAY TO THE TRUSTEE THE SUM OF:

MONTHS 1 TO 60 \$393.00 PER MONTH

FOR A TOTAL OF \$23,580.00 ("BASE AMOUNT").

FIRST PAYMENT IS DUE 6/10/2013.

THE ESTIMATED UNSECURED CREDITORS POOL IS

_____ calculated as: _____ (Disposable
income per § 1325(b)(2)) x 60 months (Applicable
Commitment Period per § 1325(b)(4)), but not less than
Debtor's equity in non-exempt property: \$0.00
pursuant to § 1325(a)(4).

B. ADMINISTRATIVE AND DSO CLAIMS:

- 1. CLERK'S FILING FEE:** Total filing fees paid through the plan, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
- 2. TRUSTEE FEES AND NOTICING FEES:** Trustee fees and any noticing fees shall be paid first out of each disbursement and as provided in General Order 2010-01.
- 3. DOMESTIC SUPPORT OBLIGATIONS:** Prior to discharge, Debtor will pay all post-petition Domestic Support Obligations (as defined in § 101(14A)) directly to the holder(s) of such obligation(s), unless payment through the Plan as hereinafter provided is agreed to in writing by the respective holder(s) of the claim(s) or their agent(s). Pre-petition Domestic Support Obligations per Schedule "E" shall be paid the following monthly payments:

DSO CLAIMANT(S)	SCHEDULED AMOUNT(S)	TERM (APPROXIMATE)	TREATMENT
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C. ATTORNEY FEES: TO Law Office Of Richard D. Kinkade, TOTAL: \$3,500.00 ;
\$0.00 PRE-PETITION; \$3,500.00 THROUGH TRUSTEE. PRE-CONFIRMATION PAYMENTS TO DEBTOR'S ATTORNEY WILL BE PER THE AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS. POST-CONFIRMATION PAYMENTS TO DEBTOR'S ATTORNEY WILL BE MADE FROM FUNDS REMAINING AFTER PAYMENT OF ADMINISTRATIVE AND DSO CLAIMS AS PROVIDED ABOVE ('B') AND EACH SPECIFIED MONTHLY PLAN PAYMENT TO SECURED CREDITORS ('D' AND/OR 'E' BELOW) BEFORE ANY PAYMENT TO PRIORITY CREDITORS ('H' BELOW) OR UNSECURED CREDITORS ('I' AND 'J' BELOW).

D. HOME MORTGAGE ARREARAGE:

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE)	TREATMENT
Ocwen Loan Servicing, LLC	\$17,683.64	5/1/2013	0.00%	Month(s) 1-60	Pro-Rata

If pursuant to this Plan, the Debtor pays through the Trustee the Allowed pre-petition Home Mortgage Arrearage Claim Amount to any Mortgagee identified in paragraph "D" or its assignee(s), while timely making all required post-petition mortgage payments, upon discharge, the mortgage will be reinstated according to its original terms, extinguishing any right of the Mortgagee or its assignee(s) to recover any amount alleged to have arisen prior to the filing of the petition.

Case No: 13-32515-BJH-13

Debtor(s): **Betty Ruth Artis****E.(1) SECURED CREDITORS--PAID BY THE TRUSTEE**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE)	TREATMENT
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E.(2)(a) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE--NO CRAM DOWN:

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE)	TREATMENT
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E.(2)(b) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE--CRAM DOWN:

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE)	TREATMENT
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TO THE EXTENT THE VALUE AMOUNT IN E.(2)(b) IS LESS THAN THE SCHEDULED AMOUNT IN E.(2)(b), THE CREDITOR SHALL HAVE THE OPTION OF REQUIRING THE DEBTOR TO SURRENDER THE COLLATERAL BY OBJECTING TO THE PROPOSED TREATMENT.

IN THE EVENT THAT A CREDITOR OBJECTS TO THE TREATMENT PROPOSED IN PARAGRAPH E.(2)(b) THE DEBTOR RETAINS THE RIGHT TO SURRENDER THE COLLATERAL TO THE CREDITOR IN SATISFACTION OF THE CREDITOR'S CLAIM. IF THE DEBTOR ELECTS TO SURRENDER THE COLLATERAL, THEN THE AUTOMATIC STAY WILL BE TERMINATED AS TO SUCH COLLATERAL UPON ENTRY OF THE ORDER CONFIRMING THE PLAN, UNLESS OTHERWISE ORDERED BY THE COURT.

ABSENT SUCH OBJECTION, THE CREDITOR(S) LISTED IN "E.(2)(b)" SHALL BE DEEMED TO HAVE "ACCEPTED" THE PLAN PER SECTION 1325(a)(5)(A) OF THE BANKRUPTCY CODE AND WAIVED THEIR RIGHTS UNDER SECTION 1325(a)(5)(B) AND (C) OF THE BANKRUPTCY CODE.

THE VALUATION OF COLLATERAL AND INTEREST RATE TO BE PAID ON THE ABOVE SCHEDULED CLAIMS IN E(1) AND E(2)(a) AND (b) WILL BE FINALLY DETERMINED AT CONFIRMATION. THE CLAIM AMOUNT WILL BE DETERMINED BASED ON A TIMELY FILED PROOF OF CLAIM AND THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC").

EXCEPT FOR "VALUATION" AND "INTEREST RATE," CONFIRMATION HEREOF SHALL BE WITHOUT PREJUDICE TO THE DEBTOR'S, THE TRUSTEE'S, OR ANY SECURED CREDITOR'S RIGHT TO A LATER DETERMINATION OF THE ALLOWED AMOUNT OF ANY CREDITOR'S SECURED CLAIM. TO THE EXTENT SUCH CLAIM IS ALLOWED FOR AN AMOUNT GREATER OR LESSER THAN THE "SCHEDULED AMOUNT" PROVIDED FOR ABOVE, AFTER THE TRCC IS FINAL, DEBTOR WILL MODIFY THE PLAN TO FULLY PROVIDE FOR SUCH ALLOWED SECURED CLAIM.

F. SECURED CREDITORS--COLLATERAL TO BE SURRENDERED:

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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The Automatic Stay will terminate as to Collateral listed in this paragraph F. upon filing hereof but nothing in this Plan shall be deemed to abrogate any applicable non-bankruptcy law contract rights of the Debtor(s).

G. SECURED CREDITORS--PAID DIRECT BY DEBTOR

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Dallas County Homestead	\$1,579.70	\$66,210.00	Paid through escrow
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Ford Motor Credit 2013 Ford Edge	\$40,000.00	\$39,000.00	Direct Pay
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Ocwen Loan Servicing, LLC Homestead	\$54,589.97	\$66,210.00	Direct Pay
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Case No: 13-32515-BJH-13

Debtor(s): **Betty Ruth Artis****H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE)	TREATMENT
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I. SPECIAL CLASS:

CREDITOR / JUSTIFICATION	SCHED. AMT.	TERM (APPROXIMATE)	TREATMENT
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J. UNSECURED CREDITORS

CREDITOR	SCHED. AMT.	COMMENT
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American Express	\$1,089.48
American Radiology Assoc	\$86.94
AT&T	\$315.61
Bank of America	\$3,451.91
Baylor All Saints Med Ctr.	\$450.00
Baylor All Saints Med Ctr.	\$827.59
Baylor Medical Center at Irving	\$5,911.31
Capital One	\$449.49
Capital One	\$766.33
Capital One	\$178.64
Capital One	\$1,417.30
Citibank	\$1,047.99
Citibank	\$1,922.00
CitiCards	\$1,047.99
Clinical Pathology Laboratories	\$135.38
Convergent Outsourcing	\$0.00
Darrell Thigpen, MD	\$437.00
Dermatology Treatment	\$73.79
Emergency Care Association	\$72.14
Fingerhut Corp.	\$129.26
GEMB / Dillards	\$282.00
GEMB / Dillards	\$3,290.00
Gerald Bulloch, MD	\$245.22
HSBC	\$284.41
JC Penney	\$1,072.16
Juliette Wait, MD	\$440.00
Linebarger, Goggan, et al	\$0.00
Lowe's	\$1,116.00
LVNV Funding, LLC	\$4,504.04
MDM Medical	\$245.22
Medical City Hospital	\$889.00
Medical Clinic of N. Texas PA	\$150.42
Medical Edge Health Care	\$217.71
Methodist Charlton Medical Center	\$1,201.00
Methodist Health System	\$1,014.23
Mobil c/o GECC Acdv/Cdv Process	\$200.99

Case No: 13-32515-BJH-13
 Debtor(s): **Betty Ruth Artis**

New York Life	\$26,000.00
North Texas Cardiovascular Assoc	\$885.58
Pacific Pulmonary Services	\$314.26
Pacific Pulmonary Services	\$62.86
Providian	\$7,585.94
Redbird Endoscopy Center	\$585.00
Shell / Citibank SD	\$685.00
Southwestern Bell	\$2,545.29
US Bank	\$12,818.90
UT Southwestern	\$48.36
Walter Young, MD	\$177.00
Wheatland Inpatient Svcs	\$101.24
William T. Neary	\$0.00
Wolpoff and Abramson, LLP	\$0.00
TOTAL SCHEDULED UNSECURED:	\$86,771.98

UNSECURED CREDITORS ARE NOT GUARANTEED A DIVIDEND WHEN A PLAN IS CONFIRMED, SEE GENERAL ORDER 2010-01. ALLOWED GENERAL UNSECURED CLAIMS MAY RECEIVE A PRO-RATA SHARE OF THE UNSECURED CREDITORS' POOL, BUT NOT LESS THAN THE SECTION 1325(a)(4) AMOUNT SHOWN IN SECTION I "A" ABOVE LESS ALLOWED ADMINISTRATIVE AND PRIORITY CLAIMS, AFTER THE TRCC BECOMES FINAL. A PROOF OF CLAIM MUST BE TIMELY FILED TO BE ALLOWED.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE)	TREATMENT
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L. CLAIMS TO BE PAID:

'TERM (APPROXIMATE)' SHOWN HEREIN GIVES THE ESTIMATED NUMBER OF MONTHS FROM THE PETITION DATE REQUIRED TO FULLY PAY THE ALLOWED CLAIM. IF ADEQUATE PROTECTION PAYMENTS HAVE BEEN AUTHORIZED AND MADE, THEY WILL BE APPLIED TO PRINCIPAL AS TO UNDER-SECURED CLAIMS AND ALLOCATED BETWEEN INTEREST AND PRINCIPAL AS TO OVER-SECURED CLAIMS. *PAYMENT PURSUANT TO THIS PLAN WILL ONLY BE MADE TO SECURED, ADMINISTRATIVE, PRIORITY AND UNSECURED CLAIMS THAT HAVE BEEN ALLOWED OR THAT THE DEBTOR HAS AUTHORIZED IN AN ADEQUATE PROTECTION AUTHORIZATION. GENERAL UNSECURED CLAIMS WILL NOT RECEIVE ANY PAYMENT UNTIL AFTER THE TRCC BECOMES FINAL.*

THE "SCHED. AMT." SHOWN IN THIS PLAN SHALL NOT DETERMINE THE "ALLOWED AMOUNT" OF ANY CLAIM.

M. ADDITIONAL PLAN PROVISIONS:

SEE SECTION IV ON LAST PAGE FOR ADDITIONAL PLAN PROVISIONS, IF ANY.

Case No: 13-32515-BJH-13
Debtor(s): **Betty Ruth Artis**

SECTION II
DEBTOR'S(S') CHAPTER 13 PLAN--GENERAL PROVISIONS
FORM REVISED 11-4-2012

A. SUBMISSION OF DISPOSABLE INCOME

Debtor(s) hereby submits such portion of future earnings or other future income as herein provided to the supervision and control of the Trustee as necessary for the execution of the Plan as herein provided.

Debtor proposes to PAY TO THE TRUSTEE the Base Amount indicated in Section I, Part "A" hereof. If applicable, cause exists for payment over a period of more than three (3) years.

If the Plan does not pay 100% to all creditors, the Base Amount shall not be less than the sum of the allowed administrative expenses plus the allowed priority and secured claims (with interest if applicable) plus the greater of the unsecured creditors' pool, or the 11 USC 1325(a)(4) amount (Best Interest Test).

Payment of any claim against the Debtor may be made from the property of the estate or property of the Debtor(s), as herein provided.

B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY FEES AND NOTICING FEES

The Administrative Expenses of the Trustee shall be paid in full pursuant to 11 U.S.C. Sec 105(a), 503(b), 1326(b)(2), and 28 U.S.C. Sec 586(e)(1)(B). The Trustee's Fees & Expenses, not to exceed ten percent (10%) allowed pursuant to 28 U.S.C. Sec 586(e)(1)(B), shall be deducted from each payment. Additionally, the Trustee is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof, pursuant to local rule. No Trustee fee will be collected on Noticing Fees.

Debtor will pay in full all Domestic Support Obligations that are due before discharge, including section 507(a)(1) Priority claims due before the petition was filed, but only to the extent provided for in this Plan.

C. ATTORNEY FEES

Debtor's(s') Attorney Fees totaling the amount indicated in Section I Part "C", shall be paid by the Trustee in the amount shown as "through Trustee", pursuant to this Plan and the Debtor's(s') Authorization for Adequate Protection Disbursements.

D. PRINCIPAL RESIDENCE ARREARAGES (HOME MORTGAGE)

Arrearage on claims secured only by a security interest in the Debtor's(s') principal residence shall be paid by the Trustee in the allowed pre-petition arrearage amount, and at the Annual Percentage rate of interest indicated in Section I, Part "D" herein. To the extent interest is provided, interest will be calculated from the date of the Petition. The principal balance owing upon confirmation of the Plan on the allowed pre-petition arrearage amount shall be reduced by the total of adequate protection paid less any interest (if applicable) made to the respective creditor by the Trustee. Unless otherwise provided, post-petition payments may be paid "Direct" by Debtor(s), beginning with the first payment due after the 'ARR. THROUGH' date in Section I, Part "D". Such creditors shall retain their liens. To the extent an arrearage claim is allowed in an amount in excess of the Sched. Arr. Amt., the Debtor will promptly Modify the Plan to provide for full payment of the allowed amount, or for surrender of the collateral, at Debtor's election. If Debtor elects to surrender the collateral, the creditor may retain all pre-surrender payments received pursuant hereto.

If pursuant to this Plan, the Debtor pays through the Trustee the Allowed pre-petition Home Mortgage Arrearage Claim Amount to any Mortgagee identified in paragraph "D" or its assignee(s), while timely making all required post-petition mortgage payments, upon discharge, the mortgage will thereupon be reinstated according to its original terms, extinguishing any right of the Mortgagee or its assignee(s) to recover any amount alleged to have arisen prior to the filing of the petition.

E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE

The claims listed in Section I, Part "E(1)" shall be paid by the Trustee as "SECURED" to the extent of the lesser of the Claim Amount (per timely filed Proof of Claim not objected to by a party in interest), or the VALUE as shown of the collateral, which will be retained by the Debtor(s). Any amount claimed in excess of the value shall automatically be "split" and treated as unsecured as indicated in Section I, Part "H" or "J", per 11 U.S.C. Sec. 506(a). Such creditors shall retain their liens on the collateral described in Section I, Part "E(1)" until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under Section 1328, and shall receive interest at the Annual Percentage Rate indicated from the date of confirmation hereof, or if the value shown is greater than the Claim Amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection paid less any interest (if applicable) paid to the respective creditor by the Trustee.

Case No: 13-32515-BJH-13
Debtor(s): **Betty Ruth Artis**

E.(2)(a) SECURED SECTION 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN

Claims in Section I, Part "E(2)(a)" are either debts incurred within 910 days of the Petition date secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor or debts incurred within one year of the petition date secured by any other thing of value.

The claims listed in Section I, Part "E(2)(a)" shall be paid by the Trustee as "SECURED" to the extent of the "ALLOWED AMOUNT" (per timely filed Proof of Claim not objected to by a party in interest.) Such creditors shall retain their liens on the collateral described in Section I, Part "E(2)(a)" until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under Section 1328, and shall receive interest at the Annual Percentage Rate indicated from the date of the Petition. The principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection paid less any interest (if applicable) paid to the respective creditor by the Trustee.

E.(2)(b) SECURED SECTION 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--CRAM DOWN

The claims listed in Section I, Part "E(2)(b)" shall be paid by the Trustee as "SECURED" to the extent of the LESSER OF the Claim Amount (per timely filed Proof of Claim not objected to by a party in interest), or the VALUE as shown of the collateral, which will be retained by the Debtor(s). Any amount claimed in excess of the value shall automatically be "split" and treated as unsecured as indicated in Section I, Part "H" or "J", per 11 U.S.C. Sec. 506(a). Such creditors shall retain their liens on the collateral described in Section I, Part "E(2)(b)" until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under Section 1328, and shall receive interest at the Annual Percentage Rate indicated from the date of confirmation hereof, or if the value shown is greater than the Claim Amount, from the date of the Petition, up to the amount by which the claim is over-secured.

IF THE "VALUE" SHOWN IN "E(2)(b)" ABOVE IS LESS THAN THE "SCHED. AMT." SHOWN, THE "ALLOWED AMOUNT" OF THE SECURED PORTION OF THE CLAIM SHALL NOT EXCEED THE "VALUE" DETERMINED AT CONFIRMATION.

IN THE EVENT THAT A CREDITOR OBJECTS TO THE TREATMENT PROPOSED IN THIS PARAGRAPH, THE DEBTOR RETAINS THE RIGHT TO SURRENDER THE COLLATERAL TO THE CREDITOR IN SATISFACTION OF THE CREDITOR'S CLAIM. IF THE DEBTOR ELECTS TO SURRENDER THE COLLATERAL, THEN THE AUTOMATIC STAY WILL BE TERMINATED AS TO SUCH COLLATERAL UPON ENTRY OF THE ORDER CONFIRMING THE PLAN, UNLESS OTHERWISE ORDERED BY THE COURT.

ABSENT SUCH OBJECTION, THE CREDITOR LISTED IN "E.(2)(b)" SHALL BE DEEMED TO HAVE "ACCEPTED" THE PLAN PER SECTION 1325(a)(5)(A) OF THE BANKRUPTCY CODE AND WAIVED ITS RIGHTS UNDER SECTION 1325(a)(5)(B) AND (C) OF THE BANKRUPTCY CODE.

To the extent a secured claim NOT provided for in Section I Part "D", "E(1)" or "E(2)" is allowed by the Court, Debtor(s) will pay the claim 'DIRECT' per the contract.

Each secured claim shall constitute a separate class.

F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL

The claims listed in Section I, Part "F" shall be satisfied as 'SECURED' to the extent of the VALUE of the collateral, as shown, by SURRENDER of the collateral by the Debtor(s) on or before Confirmation. Any amount claimed in excess of the value of the collateral as shown, to the extent it is allowed, shall be automatically "split" and treated as indicated in Section I, Part "H" or "J" per 11 U.S.C. Sec 506(a).

Each secured claim shall constitute a separate class.

G. DIRECT PAYMENTS BY DEBTOR(S)

All secured claims listed in Section I, Part "G" shall be paid 'DIRECT' by the Debtor(s) in accordance with the terms of their agreement, unless otherwise provided in Section IV.

Each secured claim shall constitute a separate class.

Case No: 13-32515-BJH-13

Debtor(s): **Betty Ruth Artis****H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS**

All allowed claims (i.e., those for which a Proof of Claim is timely filed and not objected to by a party in interest) entitled to priority under Section 507(a) of the Bankruptcy Code, other than Section 507(a)(1) Domestic Support Obligations, will be paid in full (except as provided in Section 1322(a)(4)) in deferred installments, unless the holder of such claim agrees to a different treatment of such claim. Failure to object to confirmation of this Plan shall not be deemed "acceptance" of the "SCHED AMT." shown in Section I Part "H" hereof. The claims listed in Section I, Part "H" shall be paid their allowed amount by the Trustee in full as Priority without interest at the monthly amount indicated or pro rata.

Priority claims for taxes are unsecured and shall not accrue interest or penalty subsequent to the filing, and such interest or penalty as might otherwise accrue thereafter shall be discharged upon completion of the Plan.

I. CLASSIFIED UNSECURED CLAIMS

Classified unsecured claims shall be treated as allowed by the Court.

J. GENERAL UNSECURED CLAIMS TIMELY FILED

All other claims not otherwise provided for herein shall be designated general unsecured claims. Payments, if any, to general unsecured claims will be on a pro rata basis. All allowed general unsecured claims shall be paid in an amount under the Plan which is not less than the amount that would be paid on such claims if the estate of the Debtor(s) were liquidated under Chapter 7 of the Bankruptcy Code on the date of filing of the Petition herein.

Any delinquencies under the Plan on allowed secured claims, allowed priority claims and allowed classified unsecured claims must be brought current before any payments are made on general unsecured claims.

General unsecured claims may be paid concurrently with secured, priority and classified unsecured claims so long as each secured, priority, and classified unsecured creditor is receiving not less than its monthly installment as provided herein. If the indicated monthly amount is insufficient to fully pay the monthly payment provided for such allowed secured, priority or classified unsecured claim(s) respectively, the Trustee shall pay in the following order: each classification of such allowed secured claim(s), priority claim(s) and classified unsecured claim(s) pro rata until all such payments within each subclass are current, prior to any other payments to allowed general unsecured claims.

General unsecured claims totaling the amount indicated in Section I Part "J", shall be paid by the Trustee, a PRO RATA share of the unsecured creditors' pool estimated in Section I, Part "A" but not less than the amount indicated pursuant to Section 1325(a)(4) less allowed administrative and priority claims, or the estimated % (if any) shown above.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

As provided in Section 1322(b)(7) of the Bankruptcy Code, the Debtor(s) assumes or rejects the executory contracts or unexpired leases with the parties so indicated in Section I, Part "K".

Assumed lease and executory contract arrearage amounts shall be paid by the Trustee as indicated in Section I Part "K".

L. CLAIMS TO BE PAID

See Section I, Part "L" of the Plan.

M. ADDITIONAL PLAN PROVISIONS

The provisions set forth in Section IV are additional Plan provisions not otherwise referred to herein.

N. POST-PETITION CLAIMS

Claims filed under Section 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, Debtor will modify this Plan.

O. LATE FILED CLAIMS AND CLAIMS NOT FILED

Late filed unsecured claims on pre-petition debt shall be paid pro rata, only after all other timely filed unsecured claims are paid in full. Such payment shall be before any payment on pre-petition non-pecuniary penalties. Late filed claims on priority pre-petition claims shall be paid in full before any payment on late filed general unsecured pre-petition claims. Late filed secured claims shall be paid in full before any payment on late filed priority claims.

A claim not filed with the Court will not be paid by the Trustee post-confirmation regardless of its treatment in Section I or on the AAPD.

Case No: 13-32515-BJH-13

Debtor(s): **Betty Ruth Artis**

P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES

Any unsecured claim for non-pecuniary penalty, fines, forfeitures, multiple, exemplary or punitive damages, expressly including IRS penalty to date of petition on unsecured and/or priority claims, shall be paid only a pro rata share of any funds remaining after all other unsecured claims including late filed claims, shall have been paid in full.

Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

R. BUSINESS CASE OPERATING REPORTS

Upon confirmation, business debtors are no longer required to file operating reports with the Trustee, unless the Trustee requests otherwise. However, a final operating report through the date of confirmation is required if operating reports were previously required. Confirmation hereof shall terminate the Trustee's duties to investigate or monitor the debtor's business affairs, assets or liabilities.

S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRECONFIRMATION OPERATIONS

The Trustee shall not be liable for any claim arising from the post-confirmation operation of Debtor's business. Any claims against the Trustee arising from the pre-confirmation operation of the Debtor's business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation hereof, or be barred.

T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL

Debtor shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by Debtor(s), prior to discharge, without consent of the Trustee or order of the Court after notice to the Trustee and all creditors.

Upon conversion or dismissal of the case post confirmation, the Trustee shall disburse all funds on hand in accordance with this Plan.

U. ORDER OF PAYMENT

All claims shown in Section I, will be paid in the following order from each disbursement, to the extent allowed:

- 1st -- Administrative Fees and DSO claims in "B"
- 2nd -- Assumed lease and executory contract arrearage claims in "K"
- 3rd -- Specified monthly dollar amounts to secured claims in "D", "E(1)", and "E(2)"
- 4th -- Pro-rata among attorney fees in "C"
- 5th -- Pro-rata among secured claims in "D", "E(1)" and "E(2)"
- 6th -- Specified monthly dollar amounts to priority claims in "H"
- 7th -- Pro-rata among priority claims in "H"
- 8th -- Specified monthly dollar amounts to special class claims in "I"
- 9th -- Pro-rata among special class claims in "I"
- 10th -- Pro-rata among claims in "J" other than late filed and penalty claims
- 11th -- Pro-rata among late filed priority claims in "H"
- 12th -- Pro-rata among late filed general unsecured claims in "J"
- 13th -- Pro-rata among penalty claims in "J".

Case No: 13-32515-BJH-13

Debtor(s): **Betty Ruth Artis**

V. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE

Pursuant to General Order 2010-01, Paragraph 8, as soon as practicable after the governmental claims bar date, the Trustee shall prepare and serve on Debtor's counsel, all creditors who were scheduled, all creditors who filed claims and any party that has filed a Notice of Appearance, a Trustee's Recommendation Concerning Claims ("TRCC") and Notice of Hearing and Pre-Hearing Conference thereon. The TRCC may be deemed in part to be an Objection to Claims. Objections to the TRCC shall be filed within thirty (30) days from the date of service of the TRCC. Unless an objection is timely filed as to the treatment of any claim, the claim will be allowed or approved only as described in the TRCC, and such treatment will be binding on all parties without further order of the court. All unresolved objections to the TRCC shall be deemed waived if not timely filed or if the proponent of any such objection fails to attend the Trustee's Pre-Hearing Conference or give the Trustee prior written notice that a hearing is necessary. To the extent secured and/or priority claims being paid through the Plan by the Trustee are allowed for amounts in excess of the amounts provided for in this Plan, the Debtor(s) will promptly modify the Plan to provide for full payment of the allowed amount. After the TRCC becomes final, should the Plan then become infeasible and/or "insufficient", the Trustee shall be permitted to move the Court to dismiss the case for such reason.

**SECTION III
MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. Sec 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the Plan, Debtor(s) hereby moves the Court to value the collateral described in Section I, Part "E" and Part "F", as the LESSER of the value set forth therein, or any value claimed on the proof of claim. **Any objection to valuation shall be filed at least seven (7) days prior to the date of the Trustee's pre-hearing conference regarding Confirmation, or be deemed waived.**

Case No: 13-32515-BJH-13

Debtor(s): **Betty Ruth Artis**

SECTION IV
ADDITIONAL PLAN PROVISIONS

Additional (non-standard) Plan provisions, if any, CAPITALIZED, BOLD AND UNDERSCORED ARE AS FOLLOWS:
None.

Respectfully submitted,

Case No.: **13-32515-BJH-13**

/s/ Richard D. Kinkade

Richard D. Kinkade, Debtor's(s') Attorney

11477350

State Bar Number

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Betty Ruth Artis**

Debtor

CASE NO. **13-32515-BJH-13**

CHAPTER **13**

Joint Debtor

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on June 4, 2013, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Richard D. Kinkade

Richard D. Kinkade
Bar ID:11477350
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Suite 400
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(972) 256-4444

Academy Collection Service, Inc.
10965 Decatur Rd.
Philadelphia, PA 19154-3210

AT&T
P.O. Box 5001
Carol Stream, IL 60197

Baylor Medical Center at Irving
xxxxx8839
1901 N. MacArthur
Irving, TX 75061

Allied Interstate
3000 Corporate Exchange Dr., 5th Floor
Columbus, OH 43231

Bank of America
xxxxxxxxxxx3260
P.O. Box 30770
Tampa, FL 33630

Betty Ruth Artis
736 Crescent Dr
DeSoto, TX 75115

American Express
xxxx-xxxxxx-x2001
PO Box 6618
Omaha, NE 68105

Baylor All Saints Med Ctr.
PO Box 740933
Dallas, TX 75374

Capital Management Services, LP
726 Exchange St., Ste. 700
Buffalo, NY 14210

American Radiology Assoc
712 N Washington #101
Dallas, TX 75246

Baylor All Saints Med Ctr.
c/o Creditors Bankruptcy Service
POB 740933
Dallas, TX 75374

Capital One
P.O. Box 85617
Richmond, VA 23285

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Betty Ruth Artis***Debtor*CASE NO. **13-32515-BJH-13**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Capital One
xxxx-xxxx-xxxx-8536
P.O. Box 85617
Richmond, VA 23285

CitiCards
Processing Center
Des Moines, IA 50363

Dallas County
c/o Linebarger Goggan et al
2323 Bryan St., Suite 1600
Dallas, Texas 75201

Capital One
xxxx-xxxx-xxxx-8858
P.O. Box 85617
Richmond, VA 23285

Clinical Pathology Laboratories
xxxx4423
PO Box 141669
Austin, TX 78714-1669

Darrell Thigpen, MD
1222 N Bishop Ave
Dallas, TX 75208

Capital One
xxxx-xxxx-xxxx-3903
P.O. Box 85617
Richmond, VA 23285

Convergent Outsourcing
800 SW 39th St.
Renton, WA 98057

Dermatology Treatment
5310 Harvest Hill Rd #160
Dallas, TX 75230

Cavalry Portfolio Services, LLC
7 Skyline Drive, 3rd Floor
Hawthorne, NY 10532

ConvergentOutsourcing
500 SW 7th Street
Renton, WA 98055-2983

Edward Sloan & Assoc.
P.O. Box 788
Winnsboro, TX 75494-0788

Cavalry Portfolio Services, LLC
7 Skyline Drive, 3rd Floor
Hawthorne, NY 10532

Credit Counsel, Inc
1400 NE Miami Gardens Dr
Miami, FL 33179

Emergency Care Association
c/o Prime Financial Services II
4040 N. Central Expressway, #600
Dallas, TX 75204-3147

Citibank
xxxx-xxxx-xxxx-9676
701 E 60th Street N
Sioux Falls, SD 57104

Credit Systems International
P.O. Box 1088
Arlington, TX 76004-1088

Fingerhut Corp.
16 McLeland Rd.
Saint Cloud, MN 56395

Citibank
xxxxxxxxxx1886
PO Box 6497
Sioux Falls, SD 57117

Credit Systems International
1277 Country Club Ln.
Fort Worth, TX 76112

Ford Motor Credit
xxxx5948
P.O. Box 6275
Dearborn, MI 48121

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Betty Ruth Artis**

Debtor

CASE NO. **13-32515-BJH-13**

CHAPTER **13**

Joint Debtor

CERTIFICATE OF SERVICE

(Continuation Sheet #2)

GEMB / Dillards
P.O. Box 981471
El Paso, TX 79998-1471

Juliette Wait, MD
7777 Forest Lane, Suite B222
Dallas, TX 75230

Marsh Law Group
17220 N Boswell Blvd Suite 240E
Sun City, AZ 85373

GEMB / Dillards
P.O. Box 981471
El Paso, TX 79998-1471

Law Office of Mitchell N. Kay, P.C.
Seven Penn Plaza
New York, NY 10001

Marshall Law Group
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Suite 520
Dallas, TX 75231

Gerald Bulloch, MD
xxl.155
PO Box 918004
Dallas, TX, 75391

Leading Edge Recovery Solutions
5440 N. Cumberland Ave., Ste. 300
Chicago, IL 60656-1490

MCM
POB 603
Oaks, PA 19456

HSBC
xxxx-xxxx-xxxx-7278
PO Box 60501
City of Industry, CA 91716

Linebarger, Goggan, et al
2323 Bryan St., Ste. 1600
Dallas, TX 75201

MDM Medical
xxl.155
9603 White Rock Trail #200
Dallas, TX 75238

Internal Revenue Service
Centralized Insolvency
P.O. Box 7346
Philadelphia, PA 19101-7346

Lowes
c/o GE Money Bank
Attn: Bankruptcy Dept.
P.O. Box 103104
Roswell, GA 30076

Medical City Hospital
777 Forest Ln
Dallas, TX 75230

Island National Group , LLC
P.O. Box 18009
Huppauge, NY 11788-8809

LTD Financial Services, L.P.
7322 Southwest Fwy., Ste. 1600
Houston, TX 77074

Medical Clinic of N. Texas PA
POB 99356
Fort Worth, TX 76119-0356

JC Penney
xxx-xxx-x53-2-7
P.O. Box 965008
Orlando, FL 32896-5008

LVNV Funding, LLC
P.O. Box 10497
Greenville, SC 29603-0584

Medical Edge Health Care
c/o Credit Systems Intl., Inc.
1277 Country Club Ln.
Ft. Worth, TX 76112

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Betty Ruth Artis**

Debtor

CASE NO. **13-32515-BJH-13**

CHAPTER **13**

Joint Debtor

CERTIFICATE OF SERVICE

(Continuation Sheet #3)

Methodist Charlton Medical Center
3500 W. Wheatland Rd.
Dallas, TX 75237-3460

Nationwide Credit, Inc.
6190 Powers Ferry Rd. NW
Atlanta, GA 30339-2917

Ocwen Loan Servicing, LLC
xxx8657
P.O. Box 24646
West Palm Beach, FL 33416-4646

Methodist Health System
xxxxxxx5792
1441 N. Beckley Ave.
Dallas, TX 75203

NCO Financial
P.O. Box 4935
Trenton, NJ 08650

Oxford Law LLC
311 Veterans Highway, Suite 100 A
Lewittown, PA 19056

Midland Credit Managment
Dept 12421
PO Box 603
Oaks, PA 19456

NCO Financial Services
507 Prudential Rd.
Horsham, PA 19044

Pacific Pulmonary Services
8131 LBJ Freeway #200
Dallas, TX 75251

Millenium Financial Group
5770 NW Expy # 102
Oklahoma City, OK 73132

New York Life
12201 Merit Dr. Suite 1000
Dallas, TX 75251

Pacific Pulmonary Services
4300 Stone Road Suite 800
Bakersfield, CA 93313

Mobil c/o GECC Acdv/Cdv Process
2004 Bassett Ave.
El Paso, TX 79901-1923

North Texas Cardiovasular Assoc
221 W Colorado Blvd #831
Dallas, TX 75208

Pinnacle Credit Services
P.O. Box 640
Hopkins, MN 55343-0640

National Credit Adjusters
327 W. 4th St.
Hutchinson, KS 67504-0550

Northland Group, Inc.
P.O. Box 390905
Minneapolis, MN 55439

Plaza Associates
370 Seventh Ave. (15th Floor)
New York, NY 10001-3900

National Credit Adjusters
327 W. 4th St.
Hutchinson, KS 67504-0550

Ocwen Loan Servicing, LLC
xxx8657
P.O. Box 24646
West Palm Beach, FL 33416-4646

Portfolio Recovery Associates, LLC
120 Corporate Blvd., Ste. 100
Norfolk, VA 23502-4962

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Betty Ruth Artis**

Debtor

CASE NO. **13-32515-BJH-13**

CHAPTER **13**

Joint Debtor

CERTIFICATE OF SERVICE

(Continuation Sheet #4)

Prime Financial Services
4040 N. Central Expressway, Ste. 600
Dallas, TX 75204-3147

Southwestern Bell
PO Box 930170
Dallas, TX 75393-0179

Vision Fincial Corp
PO Box 460260
St Louis, MO 63146

Providian
xxxx-xxxx-xxxx-0226
PO Box 660490
Dallas, TX 75266

T L Thompson and Assoc
330 Oaks Trail #200
Garland, TX 75043

Walter Young, MD
2909 S Hampton Rd
Dallas, TX 75224

Quantum Financial Services
929 Esperanza Ave Ste 6
McAllen, TX 78501

Thomas Powers
Standing Chapter 13 Trustee
125 E. John Carpenter Freeway, 11th
Fl.
Ste. 1100
Irving, TX 75062-2709

Washington Mutual
xxxx-xxxx-xxxx-0226
PO Box 99604
Dallas, TX 76096

Redbird Endoscopy Center
3107 W Camp Wisdom Rd
Dallas, TX 75237

Transworld Systems, Inc.
8131 LBJ Freeway, Ste. 200
Dallas, TX 75251

Wheatland Inpatient Svcs
xxxxxxxxx5792
PO Box 37609
Philadelphia, PA 19101

RJM Acquisitions, LLC
575 Underhill Blvd., Ste. 224
Syosset, NY 11791

US Bank
P.O. Box 2846
Oshkosh, WI 54903-2846

William T. Neary
United States Trustee
1100 Commerce St., Room 976
Dallas, TX 75242

Shell / Citibank SD
P.O. Box 6497
Sioux Fall, SD 57117-6497

UT Southwestern
8303 Elmbrook Drive
Dallas, TX 75247-4011

Wolpoff and Abramson, LLP
702 King Farm Blvd
Rockville, MD 20850

Sleep Centers of Texas
PO Box 710732
Dallas, TX 75371

Van Ru Credit Corporation
PO Box 2751
Des Plains, IL 60017